

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
RICHMOND DIVISION**

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IN RE: PRESTON A. BEALE, JR. and PAMELA D. INGRAM,  
Debtors.

CHAPTER 13  
CASE NO: 14-36097-KLP  
CARL M. BATES, Trustee

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**ORDER GRANTING LEAVE TO INCUR NEW DEBT  
To Purchase A Replacement Vehicle**

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This matter came before the Court upon the Debtors' Motion for Leave to Incur New Debt to purchase a replacement vehicle, and there having been no responsive filing or objection within the time required, and it appearing that the Debtors have the opportunity to purchase a replacement vehicle and upon consideration of the entire record herein, and it appearing to the Court that the granting of the Debtors' motion will not materially or adversely affect the interests of any pre-petition creditor, and good cause appearing;

NOW THEREFORE, the following is hereby ORDERED:

1. That the Debtors' Motion for Leave to Incur New Debt to purchase a replacement vehicle is GRANTED, and
2. That the Debtors are hereby authorized to incur a new debt, totaling not more than \$18,859.00, to purchase a replacement vehicle, a used 2013 Nissan Maxima or similar vehicle that may be available at the time, with a monthly payment not to exceed \$430.00 per month, an interest rate not to exceed 17.99%, and a term not exceed 72 months, all as described in the Debtor's motion, and
3. That in this Chapter 13 case it appearing to the Court that the above-named Debtor may enter into a post-bankruptcy security agreement for a motor vehicle necessary for reorganization.

United States Bankruptcy Judge

Dated: Mar 10 2015

/s/ Keith L. Phillips

Entered on Docket: Mar 11 2015

I ASK FOR THIS:

/s/ Seth J. Marks, Esq.  
Seth J. Marks, Esq. 75153  
Pagano & Marks PC  
4510 S. Laburnum Ave  
Richmond, VA 23231  
(804) 447-1002

SEEN:

/s/ Carl M. Bates  
Carl M. Bates, Chapter 13 Trustee  
P.O. Box 1780  
Richmond, VA 23218

**CERTIFICATION**

Pursuant to Local Rule 9022-1 (C), I hereby certify that all necessary parties have endorsed the above order.

/s/ Seth J. Marks, Esq.  
Counsel for Debtor

**PARTIES TO RECEIVE COPIES**

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